



SYSTEM UPGRADE MEMBER GUIDE:

WHAT YOU NEED TO KNOW

*On September 2nd, we're upgrading
our systems to serve you better!*

*To get ready, you'll just need to
complete a few quick steps.*

08/30/25 - 09/02/25

LETTER FROM THE CEO

Dear Valued Member,

We are getting an upgrade, and so are you!

Universal 1 Credit Union (U1) is pleased to announce that, effective **September 2, 2025**, we will be upgraded to a new core operating system. This extensive project is a big step forward in our commitment to remain at the forefront of banking technology. The upgrade will enhance account openings, streamline branch transactions and improve your overall experience.

This booklet provides key information about the upgrade, including how it affects your accounts, a schedule of expected service disruptions and office closures, and steps you can take to prepare.

Please review this information thoroughly and note what is changing - and what will remain the same. While we fully anticipate the whole conversion process to be simple and easy, we're committed to keeping you informed and providing assistance with any questions you may have. We'll be sending weekly updates with important details and reminders through email, our website, Online and Mobile Banking and direct mail.

As we move into this period of transition, we want to thank you for your membership. We truly appreciate your patience, business, and opportunity to grow our relationship. We look forward to supporting your financial journey for many years to come.

Sincerely,



Jessica Jones
President/CEO



COUNTDOWN TO UPGRADE

08/30/25 - 09/02/25

QUESTIONS? WE'RE HERE TO HELP



CALL
800-543-5000



EMAIL
memberservices@u1cu.org



SOCIAL
Follow us on social media



WEB
Visit our upgrade web page for helpful checklists, frequently asked questions (FAQ) and more.

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WHAT YOU NEED TO KNOW

WHAT'S STAYING THE SAME?

Throughout the many months of preparation for upgrading to a new system, our fundamental goal has been to limit the impact on our members. We have worked diligently to make the transition as seamless as possible. As a result, the items below will remain the same after the System Upgrade.

- ▶ **Member Account Numbers:** Will remain the same.
- ▶ **Online & Mobile Banking Username and Password:** Will remain the same, however, for members with multiple accounts with separate usernames and passwords, only the **oldest** one will be kept.
- ▶ **All existing U1 VISA Debit and Credit Cards:** Will stay the same after the upgrade. All existing Personal Identification Numbers (PINs) will remain the same.
- ▶ **Automated Deposits and Withdrawals:** Deposits and withdrawals already scheduled will continue without interruption.
- ▶ **Mobile Payment Services or Digital Wallets:** Apple Pay®, Google Pay® or Samsung Pay® will continue to function as they normally do.
- ▶ **Direct Deposits:** Will not be affected.
- ▶ **U1's Routing/Transit Number:** Will remain the same.
- ▶ **All Scheduled Deposits, Transfers and Payments:** Will continue without interruption. *The time of day that the above activities process may change.*
- ▶ **Account Statements:** Will remain the same, however, members will receive two statements - one for transactions before the upgrade, and another for transactions during and after the upgrade in a new consolidated format with all the accounts you're associated with.
- ▶ **Check ID number:** The number printed on checks will not change and members may continue to use current/existing supply of personal and business checks.
- ▶ **Bill Pay:** Our Bill Pay system will remain the same and everything will transfer over. Existing payees will remain the same and all previously scheduled payments will continue to process as usual after the System Upgrade weekend.

WHAT YOU NEED TO KNOW

WHAT'S NEW?

To support members through the upcoming transition, we've outlined key changes taking effect after the System Upgrade. Please review the following information carefully to stay prepared.

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NEW! Member Number Suffix:

- Account numbers will remain the same, however, the suffix will now include four digits instead of two. Currently, the suffix number is the last two digits after the main account number, which indicates the account type, like Savings or an Auto Loan. For example, if the account is '1234567-89', it will become '1234567-1101'. Below is a sample of both a current and new statement, with the suffix circled.

CURRENT

STATEMENT SUMMARY					
Deposit Accounts	Suffix	Beginning Balance	Withdrawals	Deposits	Ending Balance
SAVINGS PLUS	00	\$0.00	0.00	0.00	\$0.00
FREEDOM CHECKING	18	\$0.00	0.00	0.00	\$0.00

SAVINGS PLUS - 00

Date	Transaction Description	Amount	Balance
	Beginning Balance		\$0.00

NEW

STATEMENT SUMMARY					
Deposit Accounts	Suffix	Beginning Balance	Withdrawals	Deposits	Ending Balance
SAVINGS PLUS	00	\$0.00	0.00	0.00	\$0.00
FREEDOM CHECKING	18	\$0.00	0.00	0.00	\$0.00

SAVINGS PLUS -1101

Date	Transaction Description	Amount	Balance
	Beginning Balance		\$0.00

NEW! Call 24 Services (Audio Banking):

- When calling our Call 24 services for the first time after the System Upgrade, members will be prompted to provide personal information and reset their PIN number. Members will be able to reset to the same PIN as before. The Call 24 number will remain the same: **937-225-9401**

NEW! Online Banking Enhancements:

- Simplified Access:** Members who currently manage multiple member accounts with separate usernames and passwords will now see all their accounts consolidated under one login. The **oldest** member account will be retained as the primary, and all associated accounts will be accessible through that single username and password. This will allow members to manage all of their accounts in one place without needing to sign into each individual account.
- Primary account owners who are also a joint owner on an account under a different member number will see a consolidated view of those accounts within Online and Mobile Banking.
- Unified View:** Online & Mobile Banking dashboards will feature a new look and feel, offering easier navigation and customization options - such as tagging favorite accounts, reordering views and managing widgets - all in one place!

IMPORTANT!

For full details on the Online Banking enhancements, visit ulcu.org/upgrade or scan the QR code. The page includes navigation tutorials and a preview of what to expect when logging in to Online or Mobile Banking after the System Upgrade.



STEPS YOU CAN TAKE NOW OR BEFORE

FRIDAY, AUGUST 29TH

Please be sure to complete these simple steps before **5:00 pm on Friday, August 29th** to help minimize any potential inconveniences and/or interruptions to your day-to-day banking.

1. Verify Your Contact Information

Log in to Online or Mobile Banking and click/tap “My Settings” (access by tapping the gear icon (⚙️) on the Mobile App.) to edit your contact information.

Alternative method: Visit any U1 Service Center, call or email our Member Services team to update contact information. [800-543-5000 option 0](tel:800-543-5000) | memberservices@u1cu.org

2. Mark Your Calendar

The System Upgrade will take place over Labor Day Weekend: **08/30/25 - 09/02/25**
Online and Mobile Banking access will be unavailable during this time.



3. Stay Informed

We will be keeping members up-to-date on all important upgrade details through email, mail and Online/Mobile Banking notifications. Emails will come from memberservices@u1cu.org. Please check your spam folder if you haven't seen any messages, or contact us to resubscribe if needed.

4. Add Account Nicknames *(by 5:00 pm on Friday, August 29, 2025)*

We recommend giving your accounts nicknames prior to the System Upgrade. This will help easily recognize them after the upgrade. Follow the steps below to create nicknames.

- **Online Banking:** Go to “My Settings” and then “Rename & Hide your accounts” under “Other settings” at the bottom of the screen.
- **Mobile App:** Tap the gear icon (⚙️) and then “Account Preferences”. Tap “Edit” and change the name.

Account numbers will still be visible, even after adding a nickname.

5. Know Your Member Account Number

After the upgrade, If you have multiple member accounts at U1, your **oldest** member number - **the one that's been active the longest** - will be the one that is kept. If you're unsure what your member number is, you can locate it in Online Banking or on your statement. If you cannot find it, please visit u1cu.org/upgrade or contact our Member Services team.

6. Complete Transactions *(by 5:00 pm on Friday, August 29, 2025)*

- **Deposits:** Mobile Check, ATM or Service Center Deposits.
- **Transfers:** Schedule or complete any manual transfers. Any automatic deposits, withdrawals, transfers or payments already scheduled will still go through as usual - just as they would on a normal holiday weekend.
- **Travel Plans:** Notify U1 if traveling out of state.
- **In-Branch Needs:** Complete any special in-branch transactions.
- **Cash Access:** U1 Debit Cards will work as normal for purchases and ATM withdrawals, but consider having extra cash on hand. If planning large purchases, try to make them before the upgrade.

Note: U1 Credit Cards will not be affected during the upgrade.

DURING LABOR DAY WEEKEND

08/30/25 - 09/02/25



Service Disruptions



Online & Mobile Banking

- **Unavailable:**
From: 5:00 pm Friday, August 29th
To: 12:00 pm Tuesday, September 2nd
- **Access Restored:**
Anticipated by Tuesday afternoon
on September 2nd

WHAT'S AVAILABLE?

- ▶ **U1 Credit Cards:** Will work as normal.
- ▶ **U1 ATMs:** During this weekend, ATMs will be available for cash withdrawals only.
- ▶ **Debit Cards:** Card transactions, including ATM withdrawals, will post to your account after the upgrade weekend.
- ▶ **Loan and Mortgage applications:** Will still be available and function normally.
- ▶ **Loan Payments:** Payments scheduled to occur during the upgrade will be processed as soon as the system upgrade is completed.
You will not be able to set up new loan payments or cancel existing payments during the upgrade weekend.
- ▶ **Direct Deposit:** All previously scheduled automatic deposits, withdrawals, transfers, and payments will still go through as usual - just like they would on a normal holiday weekend.
- ▶ **Night Drop Boxes:** Items placed in the Night Drop Box will be posted by the close of business on Tuesday, September 2nd.
- ▶ **24/7 Card Support:** Will be available
Credit: 855-222-0498 | **Debit:** 800-472-3272



U1 Service Centers

- **Closed:**
Saturday, August 30, 2025
Sunday, August 31, 2025
Monday, September 1, 2025
- **Delayed Opening:**
Tuesday, September 2nd at noon

WHAT'S NOT AVAILABLE?

- ▶ **U1 Service Centers:** Will be closed this weekend.
- ▶ **U1 Online & Mobile Banking:** Will not be accessible this weekend.
- ▶ **U1 Member Support (phone and email):** Will be unavailable.
- ▶ **Call 24 services:** Will not be available.
- ▶ **U1 Bill Pay:** Setting up and/or cancelling payments will not be available during the System Upgrade. All existing scheduled bill payments will operate normally and be processed as planned.
- ▶ **ATM and Debit Card:** Access will work, however, ATM access to account balances and transfers will not be available during this weekend. Balances will not update.
- ▶ **Shared Branching:** Members will not be able to access their account or conduct any transactions at shared branches during this weekend.

PLAN AHEAD FOR SYSTEM UPGRADE WEEKEND

REMINDERS

- On Saturday, August 30th, all U1 Service Centers will be closed and will remain closed through the Upgrade Weekend. We will delay opening **on Tuesday, September 2nd and all offices will open at 12:00 pm.**
- Online and Mobile Banking will be unavailable starting at 5:00 pm Friday, August 29th until 12:00 pm Tuesday, September 2nd, when we anticipate full restoration.
- Direct deposits and automatic payments (ACH), received by U1 on Friday, August 29th will post as they normally would. We anticipate no disruption to direct deposits or ACH payments.
- You can continue to use your U1 VISA Debit Cards, Credit Cards and checks during the Upgrade Weekend.
- U1 Credit Union ATMs will be available during the upgrade weekend for cash withdrawals only.



SYSTEM UPGRADE MEMBER GUIDE: WHAT YOU NEED TO KNOW

Working together on your journey
to financial empowerment.



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